

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Michael A Cerciello

Case No.: 5-18-04753 MJC

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	Freedom
Court Claim Number:	02
Last Four of Loan Number:	5654
Property Address if applicable:	145 Gunstock Ln

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$21,024.30
b.	Prepetition arrearages paid by the trustee:	\$21,024.30
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$21,024.30

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Date: August 26, 2025

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Michael A Cerciello

Case No.: 5-18-04753 MJC

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on August 26, 2025, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

John J Martin, Esquire  
1022 Court St  
Honesdale PA 18431

**Served by First Class Mail**

Freedom Mortgage Corporation  
11988 Exit 5 Parkway, Building 4  
Fishers IN 46037-7939

Michael A Cerciello  
145 Gunstock Ln  
Tafton PA 18464

I certify under penalty of perjury that the foregoing is true and correct.

Date: August 26, 2025

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 18-04753

MICHAEL A CERCIELLO

**FREEDOM MORTGAGE CORPORATION**  
ATTN: PAYMENT PROCESSING  
11988 EXIT 5 PKWY, BLDG 4  
FISHERS, IN 46037-7939

Sequence: 24  
Modify:  
Filed Date:  
Hold Code:

Acct No: 145 Gunstock Lane - PRE-ARF

ARREARS - 145 GUNSTOCK LANE

Amt Sched:	\$192,796.92	Debt:	\$21,024.30	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$21,024.30	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5200</b>	<b>FREEDOM MORTGAGE CORPORATION</b>							
520-0	FREEDOM MORTGAGE CORPORATIC		04/14/2025	2046627	\$33.02	\$0.00	\$33.02	04/21/2025
520-0	FREEDOM MORTGAGE CORPORATIC		03/18/2025	2045726	\$322.00	\$0.00	\$322.00	03/27/2025
520-0	FREEDOM MORTGAGE CORPORATIC		01/15/2025	2043826	\$322.00	\$0.00	\$322.00	01/27/2025
520-0	FREEDOM MORTGAGE CORPORATIC		12/17/2024	2042872	\$322.00	\$0.00	\$322.00	12/27/2024
520-0	FREEDOM MORTGAGE CORPORATIC		11/19/2024	2041967	\$644.00	\$0.00	\$644.00	11/29/2024
520-0	FREEDOM MORTGAGE CORPORATIC		10/23/2024	2040960	\$322.00	\$0.00	\$322.00	11/04/2024
520-0	FREEDOM MORTGAGE CORPORATIC		09/17/2024	2039951	\$322.00	\$0.00	\$322.00	10/01/2024
520-0	FREEDOM MORTGAGE CORPORATIC		08/07/2024	2038977	\$322.00	\$0.00	\$322.00	08/26/2024
520-0	FREEDOM MORTGAGE CORPORATIC		07/10/2024	2038132	\$322.00	\$0.00	\$322.00	07/23/2024
520-0	FREEDOM MORTGAGE CORPORATIC		06/18/2024	2037292	\$322.00	\$0.00	\$322.00	06/27/2024
520-0	FREEDOM MORTGAGE CORPORATIC		05/22/2024	2036341	\$322.00	\$0.00	\$322.00	06/03/2024
520-0	FREEDOM MORTGAGE CORPORATIC		04/17/2024	2035347	\$1,242.00	\$0.00	\$1,242.00	04/29/2024
520-0	FREEDOM MORTGAGE CORPORATIC		03/14/2024	2034385	\$322.00	\$0.00	\$322.00	03/22/2024
520-0	FREEDOM MORTGAGE CORPORATIC		02/14/2024	2033430	\$322.00	\$0.00	\$322.00	02/26/2024

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	FREEDOM MORTGAGE CORPORATIC		01/12/2024	2032518	\$322.00	\$0.00	\$322.00	01/19/2024
520-0	FREEDOM MORTGAGE CORPORATIC		12/19/2023	2031596	\$322.00	\$0.00	\$322.00	01/02/2024
520-0	FREEDOM MORTGAGE CORPORATIC		11/15/2023	2030653	\$322.00	\$0.00	\$322.00	11/28/2023
520-0	FREEDOM MORTGAGE CORPORATIC		10/18/2023	2029703	\$322.00	\$0.00	\$322.00	10/26/2023
520-0	FREEDOM MORTGAGE CORPORATIC		09/19/2023	2028705	\$338.80	\$0.00	\$338.80	09/27/2023
520-0	FREEDOM MORTGAGE CORPORATIC		08/09/2023	2027693	\$338.80	\$0.00	\$338.80	08/23/2023
520-0	FREEDOM MORTGAGE CORPORATIC		07/11/2023	2026731	\$338.80	\$0.00	\$338.80	07/26/2023
520-0	FREEDOM MORTGAGE CORPORATIC		06/13/2023	2025814	\$338.80	\$0.00	\$338.80	06/26/2023
520-0	FREEDOM MORTGAGE CORPORATIC		05/16/2023	2024847	\$325.50	\$0.00	\$325.50	05/24/2023
520-0	FREEDOM MORTGAGE CORPORATIC		04/18/2023	2023825	\$325.50	\$0.00	\$325.50	04/26/2023
520-0	FREEDOM MORTGAGE CORPORATIC		03/15/2023	2022813	\$325.50	\$0.00	\$325.50	03/23/2023
520-0	FREEDOM MORTGAGE CORPORATIC		02/15/2023	2021800	\$325.50	\$0.00	\$325.50	02/24/2023
520-0	FREEDOM MORTGAGE CORPORATIC		01/18/2023	2020802	\$325.50	\$0.00	\$325.50	01/26/2023
520-0	FREEDOM MORTGAGE CORPORATIC		12/13/2022	2019815	\$325.50	\$0.00	\$325.50	12/22/2022
520-0	FREEDOM MORTGAGE CORPORATIC		11/16/2022	2018857	\$325.50	\$0.00	\$325.50	12/14/2022
520-0	FREEDOM MORTGAGE CORPORATIC		10/18/2022	2017801	\$325.50	\$0.00	\$325.50	10/26/2022
520-0	FREEDOM MORTGAGE CORPORATIC		09/13/2022	2016769	\$343.35	\$0.00	\$343.35	09/30/2022
520-0	FREEDOM MORTGAGE CORPORATIC		08/17/2022	2015719	\$343.35	\$0.00	\$343.35	09/08/2022
520-0	FREEDOM MORTGAGE CORPORATIC		07/13/2022	2014672	\$343.35	\$0.00	\$343.35	08/10/2022
520-0	FREEDOM MORTGAGE CORPORATIC		06/14/2022	2013705	\$319.55	\$0.00	\$319.55	07/14/2022

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	FREEDOM MORTGAGE CORPORATIC		04/12/2022	2011593	\$639.10	\$0.00	\$639.10	04/28/2022
520-0	FREEDOM MORTGAGE CORPORATIC		03/16/2022	2010578	\$319.55	\$0.00	\$319.55	04/06/2022
520-0	FREEDOM MORTGAGE CORPORATIC		02/16/2022	2009599	\$632.71	\$0.00	\$632.71	03/15/2022
520-0	FREEDOM MORTGAGE CORPORATIC		12/15/2021	2007594	\$313.27	\$0.00	\$313.27	12/28/2021
520-0	FREEDOM MORTGAGE CORPORATIC		11/16/2021	2006567	\$313.27	\$0.00	\$313.27	11/24/2021
520-0	FREEDOM MORTGAGE CORPORATIC		10/14/2021	2005525	\$322.53	\$0.00	\$322.53	10/29/2021
520-0	FREEDOM MORTGAGE CORPORATIC		09/14/2021	2004504	\$322.53	\$0.00	\$322.53	09/22/2021
520-0	FREEDOM MORTGAGE CORPORATIC		08/18/2021	2003464	\$322.53	\$0.00	\$322.53	08/27/2021
520-0	FREEDOM MORTGAGE CORPORATIC		07/14/2021	2002425	\$322.53	\$0.00	\$322.53	08/02/2021
520-0	FREEDOM MORTGAGE CORPORATIC		06/16/2021	2001448	\$145.06	\$0.00	\$145.06	06/30/2021
520-0	FREEDOM MORTGAGE CORPORATIC		02/17/2021	1227029	\$273.00	\$0.00	\$273.00	02/24/2021
520-0	FREEDOM MORTGAGE CORPORATIC		01/19/2021	1226005	\$273.00	\$0.00	\$273.00	02/02/2021
520-0	FREEDOM MORTGAGE CORPORATIC		12/10/2020	1224218	\$273.00	\$0.00	\$273.00	12/29/2020
520-0	FREEDOM MORTGAGE CORPORATIC		11/03/2020	1223325	\$273.00	\$0.00	\$273.00	11/13/2020
520-0	FREEDOM MORTGAGE CORPORATIC		10/15/2020	1222468	\$270.00	\$0.00	\$270.00	10/23/2020
520-0	FREEDOM MORTGAGE CORPORATIC		09/17/2020	1221427	\$270.00	\$0.00	\$270.00	09/25/2020
520-0	FREEDOM MORTGAGE CORPORATIC		08/12/2020	1220384	\$270.00	\$0.00	\$270.00	08/27/2020
520-0	FREEDOM MORTGAGE CORPORATIC		07/07/2020	1219327	\$540.00	\$0.00	\$540.00	07/23/2020
520-0	FREEDOM MORTGAGE CORPORATIC		06/02/2020	1218319	\$270.00	\$0.00	\$270.00	06/15/2020
520-0	FREEDOM MORTGAGE CORPORATIC		04/14/2020	1216243	\$279.90	\$0.00	\$279.90	04/29/2020

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	FREEDOM MORTGAGE CORPORATIC		03/12/2020	1214948	\$279.90	\$0.00	\$279.90	03/26/2020
520-0	FREEDOM MORTGAGE CORPORATIC		02/13/2020	1213644	\$279.90	\$0.00	\$279.90	02/21/2020
520-0	FREEDOM MORTGAGE CORPORATIC		01/16/2020	1212276	\$933.00	\$0.00	\$933.00	01/27/2020
520-0	FREEDOM MORTGAGE CORPORATIC		12/12/2019	1210897	\$279.90	\$0.00	\$279.90	12/19/2019
520-0	FREEDOM MORTGAGE CORPORATIC		11/07/2019	1209571	\$279.90	\$0.00	\$279.90	11/13/2019
520-0	FREEDOM MORTGAGE CORPORATIC		09/26/2019	1207213	\$268.90	\$0.00	\$268.90	10/02/2019
Sub-totals: \$21,024.30						\$0.00	\$21,024.30	
Grand Total: \$21,024.30						\$0.00		